

**REMARKS**

Applicant has carefully reviewed the Office Action dated May 7, 2004. Claims 1-30 are pending in this application. Applicant has amended Claims 1, 11, 20 and 21 to more clearly point out the present inventive concept. Reconsideration and favorable action is respectfully requested.

With regards to the Examiner's contention that the priority date is not acceptable, Applicant notes that the Examiner is referring to a "design case" and refers to things such "shapes or configurations of the design." This appears to be a mistake in that this is clearly not a design case. However, Applicant believes that the claim is supported as to priority to all of the elements of the claim with respect to that associated the connection operation to a remote location. The newly added matter was with respect to FIGURES 34 and 35 and others. With respect to those portions, this is a CIP application and the new matter is, of course, entitled to a filing date, but the prior terminology is otherwise entitled to the earlier priority date only as to those elements of the claim(s).

Claims 1-5, 7-15 and 17-30 stand rejected under 35 U.S.C. §103(a) as being unpatentable over *Rhoads* in view of *Kramer et al.* This rejection is respectfully traversed.

The Examiner has noted that *Rhoads* discloses everything but does not specifically mention that the MRC directs the user to a credit card company. The Examiner is relying on the *Kramer et al.* reference to teach obtaining credit card data from a client machine, which credit card data will then have hyperlinks to vendors associated with specific records contained therein. The purpose of *Kramer et al.* is to create these credit card records and "illuminating" the various records with that information. With respect to *Rhoads*, at Col. 22, lines 24-38, it sets forth that access is provided to a location such that the user can review records at that location. The user then "selects" the information for return thereof to the user. There is no returning of personal account information from the credit card company server to the user location "in response to" the review of the MRC. Even the *Kramer et al.* reference requires that

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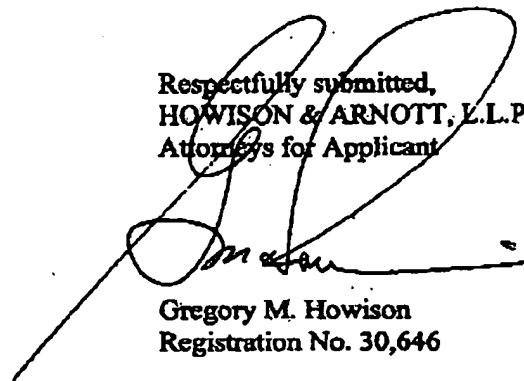
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the user go to a client computer and specifically select their credit card report for viewing. Thus, both the *Rhoads* and the *Kramer et al.* reference lack any disclosure on the concept of scanning the credit card, which step of scanning automatically accesses to the user historical information regarding their account. Further, neither of the cited references relates to allowing an update of this information when a purchase is made. As such, Applicant believes that neither *Rhoads* nor *Kramer et al.*, taken singular or in combination, anticipate or obviate Applicant's present inventive concept, as defined by the amended claims.

Applicant has now made an earnest attempt in order to place this case in condition for allowance. For the reasons stated above, Applicant respectfully requests full allowance of the claims as amended. Please charge any additional fees or deficiencies in fees or credit any overpayment to Deposit Account No. 20-0780/PHLY-25,340 of HOWISON & ARNOTT, L.L.P.

Respectfully submitted,  
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